

## IDENTIFICATION GUIDE FOR CASHING UNITED STATES SAVINGS BONDS

1. **AGENT'S RESPONSIBILITY AND LIABILITY.** A paying agent is required to cash bonds/notes eligible for payment for a presenter with adequate identification; however, payment to beneficiaries and legal representatives is optional. If a paying agent cashes a bond/note for the wrong person, the agent is liable for the loss unless the Treasury is able to determine that the loss was not due to fault or negligence on the part of the agent. The Treasury will be able to determine that the loss was not due to fault or negligence on the part of the agent if this Guide is followed. Agents can, therefore, carry out their responsibility for cashing bonds and yet be sure they will not incur losses if they -

- examine each bond/note to determine that it is eligible for payment and that the request for payment is properly executed,
- require identification that is adequate under this Guide,
- and make a notation that is adequate under this Guide.

2. **IDENTIFICATION.** There are three kinds of identification - as a customer, by known persons, and by documents.

**CUSTOMER IDENTIFICATION.** Identification through a customer account is adequate if the presenter of the bond/note is a customer -

- whose name has been on the account at least six months, and whose signature on the request for payment compares favorably with the signature on file.

**PERSONAL IDENTIFICATION.** Identification by another person is adequate if -

- the identifier is a customer, as described above, or is personally known to an officer of the paying agent,
- in response to questions, it is determined that the identifier knows the presenter by the name inscribed on the bond/note and that the source and duration of his/her acquaintance with the presenter are such as to make his/her identification reliable, and
- the identifier places his/her signature on the back of the bond/note.

**DOCUMENTARY IDENTIFICATION.** Documents adequate for identification of persons presenting bonds/notes are specified on the back of this Guide. Because documentary identification is less reliable than other forms of identification, not more than \$1,000 may be paid in reliance on documentary identification regardless of the number of different documents presented as identification.

Every document must be examined to determine that -

- there is nothing that would raise a suspicion about its genuineness,
- the name in which the document is issued is the same as the name on the bond/note, and
- the signature and the picture or physical description compare favorably with those of the presenter.

3. **NOTATION OF IDENTIFICATION.** A notation is adequate if it -

- is recorded on the bond/note or in a separate record at the time of payment, and
  - is sufficiently detailed to permit, at a later date, a determination of the exact identification actually used.
  - There is a special space on the back of the newer stock of bonds for making an identification notation.
- Examples of what constitute adequate notations are set out on the back of this Guide.

4. **PAYMENTS TO LEGAL REPRESENTATIVES DESIGNATED ON BONDS/NOTES BY BOTH NAME AND TITLE.** A paying agent **may** cash such bonds/notes provided the presenters furnish acceptable identification as specified above. In signing each request for payment of a bond, a signer should show his/her title and, if the legal representative is a corporate entity, the full corporate name and signer's title, i.e., vice president, as well.

5. **PAYMENTS TO BENEFICIARIES.** When saving bonds/notes are presented for cashing by a person who indicates that he or she is the beneficiary named on the bonds/notes and that the owner is deceased, a paying agent may cash the bonds/notes for the presenter provided the presenter furnishes an acceptable certificate of death for the person named on the bonds/notes as owner and provides adequate identification as specified above. The copy of the owner's death certificate must be certified under seal of the State or local registrar. The decedent's name on the death certificate must be the same as the bond/note owner's name.

6. **PAYMENT TO A LEGAL REPRESENTATIVE OF A LAST-DECEASED REGISTRANT'S ESTATE.** A paying agent may cash bonds/notes for such presenters if they furnish acceptable identification as specified above **AND** properly certified copies of death certificates (as described in No. 5 above) for all persons named on the bonds as well as evidence of appointment or authority certified to be true and correct under court seal. The evidence must bear a statement that the appointment is in full force and effect, and be dated within 6 months of the bonds' presentation, unless the appointment was made within one year immediately prior to such presentation. That is, the evidence is current if (1) received within one year after the date of appointment or (2) the evidence bears a full force and effect statement issued within six months of the presentation of the bonds.

7. **NOTATION OF EVIDENCE.** For the agent's protection, it is recommended that a notation be made either on the back of bonds/notes or in a separate record concerning the death certificate(s) and/or letters of appointment. This notation might include the document or case number on the owner's death certificate(s) and/or letters of appointment, the date of death, and the name and location of the issuing authority. The notation should be sufficient to permit the agent to produce a copy of the evidence if the transaction is later questioned. Otherwise, the agent runs the risk that no evidence can be developed to show that it acted with due care, and it could not be relieved of liability should a loss occur. (EXAMPLES OF ADEQUATE NOTATIONS - D/C John Doe, St of KS, No. 50-87, DOD 7/30/90 -- L/A John Doe, St of OK, Kay Cty, No. P-87-5, Dist Ct 7/17/90)

IDENTIFICATION CHART- UNITED STATES SAVINGS BONDS*		
TYPE OF IDENTIFICATION	ADEQUATE IDENTIFICATION	ADEQUATE NOTATION
I. CUSTOMER IDENTIFICATION	Presenter is customer- (1) whose name has been on an account for at least 6 MONTHS, and (2) whose signature on request for payment compares favorably with signature on file.	Type of account, account number and date established, e.g., "Ck. Acct. No. 3496, 4/17/89," "Sav. Acct. No. 2567, 5/17/89."
II. PERSONAL IDENTIFICATION	Presenter is identified by a customer, as described above, or by an individual personally known to an officer of the paying agent. Determine by questioning that identifier knows presenter by the name inscribed on the bond, and that source and duration of acquaintance is such as to make identification reliable. (Personal identification based on casual acquaintance is not reliable, e.g., a brief landlord-tenant relationship, or identification made of patrons by owners or employees of hotels, bars, restaurants, bowling alleys, etc.)	Name and address of identifier and results of inquiries, e.g., "John Smith 987 Oak St., ex-college roommate - 10 years."  Have identifier place signature on back of bond.
III. DOCUMENTARY IDENTIFICATION - Acceptable only for payments not to exceed \$1,000 (cash value). Examine each document for any suspicion as to its genuineness or possible alteration. Compare photograph or physical description on document with those of presenter. Determine that name on document is same as name on bond. Determine that signature on document and on request compare favorably.		
<b>GENERAL</b>  1 Motor vehicle operator's license.  2. State-issued identification card.  3. Employer identification card, including those of state and local governmental agencies.  4. Craft/trade license issued by state or local government, e.g., to barber, cab driver, electrician, etc.	Permanent driver's license at least 2 months old or a renewal, including temporary renewal license. Other temporary or learner's license not adequate.  Card at least 2 months old with holder's photograph and/or physical description and signature, and countersigned or otherwise validated.  Card with employee's photograph or physical description and signature, and countersigned or otherwise validated by employer whose existence is known to agent.  License at least 2 months old with licensee's photograph or physical description and signature, and countersigned or otherwise validated.	Issuer, number, e.g., "N.Y. D/L A07348-99753-738826."  Issuer, number, e.g., CA ID K123456."  Issuer, number, e.g., "ABC Co. ID 879,065."  Issuer, document, number, e.g., "D.C. barber lic. 4513."
<b>U.S. GOVERNMENT</b>  1. Armed Forces identification card.  2. Uniformed Services Identification and Privilege Card.  3. United States passport.  4. Federal employee identification card or badge.  5. Alien Registration Receipt Card ("Green Card").	1. Active <b>duty</b> - DD Form 2, followed by branch of service, e.g., "A" (for Army) and word "Active" - printed in <b>green</b> ink. Reserve - same form - red ink. Retired - same form - gray ink. 2. DD Form 1173 - orange color.  3. Booklet with holder's photograph, signature and physical description. 4. Card or badge with employee's photograph or physical description and signature, and countersigned or otherwise validated . 5. Form I-1 51 or I-551, with holder's photograph, date of birth, port of entry, thumbprint and signature.	1 Form number (appears in left margin al border on face of card), service number, card number, issue date, e . g ., "DD 2A Active, 33,215,626/ 12951 - 8/3/89." 2 Form number (appears on left lower corner on back of card), card number (appears on upper right face of form), place of issue, issue date, e.g.. "DD 1173,A812,994/Fort Lee - 4/1 3/89." 3 Passport, number, issue date, e.g., "U.S. passport EI 2345 - 8/30/89." 4 Form number (if any), issuer,card number, issue date, e.g.,"E&P 9309 OD, U .S. Treasury, 4464, 1 /2/89." 5. Form number (appears on lower right corner on back of card) and alien number (appears in center on front of card), e.g., "Form I-I 51, AI 2345678."
<b>UNACCEPTABLE DOCUMENTS</b> 1. Social security cards. 2. Automobile registration certificates. 3. Birth and marriage certificates. 4. Credit cards or plates. 5. Health and other insurance policy holder identification cards. 6. I.D. cards purchased from commercial I.D. business. 7. Organization, union, professional, etc., membership and identification cards. 8. Passbooks - banks, et al. 9. Selective Service classification cards. 10: Voter registration cards. 11. Armed Forces discharge or separation documents. 12. Selective Service registration certificates.	These and similar documents are inadequate as identification because they do not contain both a physical description and a validated signature, and they are usually easily obtainable without the recipient having to establish identification to the issuing authority. Paying agents may, however, request this kind of identification for corroborative purposes. (Note: Armed Forces discharge or separation documents are no longer considered acceptable identification because since 1967 none of these documents contain a physical description of the discharged person and the description on documents issued prior to 1967 would in many instances not be reliable.)	

\*Including United States Savings Notes (Freedom Shares).

- NOTE:

A.
**PAYMENT TO LEGAL REPRESENTATIVE DESIGNATED ON BONDS/ NOTES BY BOTH NAME AND TITLE.**  
The paying agent is required to obtain the taxpayer identifying number of the presenter or the estate represented by the presenter. Otherwise, the agent is required to obtain the social security account number of the individual on whose behalf the legal representative is acting.

B.
**PAYMENT TO OWNER, COOWNER OR SURVIVING BENEFICIARY** - The paying agent is required to obtain the presenter's social security account number if it is not included in the inscription on the bonds/notes.

C.
**PAYMENT TO LEGAL REPRESENTATIVES OF A LAST-DECEASED REGISTRANT'S ESTATE** -  
The paying agent is required to obtain the employer identification number assigned to the decedent's estate. Otherwise, the agent is required to obtain the decedent's social security account number.

The taxpayer identifying number furnished is not to be used as identification for cashing bonds/notes.